

IN THE CLAIMS

Please amend the claims as follows:

1-15. (Canceled)

16. (Currently Amended) A computer-implemented method for facilitating an electronic commerce transaction by remotely verifying a user and a user computer involved in the electronic commerce transaction, the method comprising:
receiving, in a verification computer, a request for verification from a user computer;
in response to the request for verification, sending at least one request to the user computer;
receiving at least one response from the user computer, the at least one response including a first computer fingerprint file and a first identification for the user generated using the first computer fingerprint file, said first computer fingerprint file including at least one identifying characteristic [[of]] associated with at least one hardware component of the user computer;
comparing the first computer fingerprint file, which includes at least one identifying characteristic associated with at least one hardware component of the user computer, against a second computer fingerprint file, to verify the user computer, the second computer fingerprint file accessible by the verification computer, said second computer fingerprint file including at least one identifying characteristic [[of]] associated with at least one hardware component of the ~~a~~ user computer;
comparing the first identification for the user against a second identification for the user to verify the user, the second identification for the user accessible by the verification computer; and
sending at least one verification response to the user computer, based upon the comparing of the first computer fingerprint file against the second computer fingerprint file

and upon the comparing of the first identification for the user against the second identification for the user.

17. (Previously Presented) The method according to claim 16 wherein the verification computer is a clearinghouse computer.
18. (Previously Presented) The method according to claim 16 wherein the verification computer is a vendor computer.
19. (Previously Presented) A method according to claim 16, wherein said sending of at least one request to a user computer includes:
sending a first request to the user computer for the first computer fingerprint file; and
sending a second response to the user computer for the first identification for the user.
20. (Previously Presented) A method according to claim 16, wherein said receiving of at least one response from the user computer includes:
receiving a first response from the user computer including the computer fingerprint file;
and
receiving a second response from the user computer including the first identification for the user.
21. (Previously Presented) A method according to claim 20, wherein the second response from the user computer is received prior to first response from the user computer.
22. (Previously Presented) A method according to claim 16, wherein said comparing of the first computer fingerprint file against a second computer fingerprint file, and comparing the first identification for the user against a second identification for the user are not performed simultaneously.
23. (Currently Amended) A method according to claim 16[[18]], wherein said sending of at least one response to the vendor computer, based upon the comparing of the first computer fingerprint file against the second computer fingerprint file and upon the

comparing of the first identification for the user against the second identification for the user includes sending a confirmation only when both the first computer fingerprint file and the first identification of the user match the second computer fingerprint file and the second identification for the user respectively.

24. (Previously Presented) A method according to claim 16[[19]], wherein said receiving of at least one response from the user computer includes:
receiving a first response from the user computer including the first computer fingerprint file; and
receiving a second response from the user computer including the first identification for the user.
25. (Previously Presented) A method according to 24, wherein the second response from the user computer is received prior to the first response from the user computer.
26. (Previously Presented) A method according to claim 16, wherein the first identification for the user includes a password.
27. (Previously Presented) A method according to claim 16, wherein the first computer fingerprint file includes information based upon an identification number of a CPU of the user computer.
28. (Previously Presented) A method according to claim 16, wherein the first computer fingerprint file includes information based upon a MAC address associated with the user computer.
29. (Previously Presented) A method according to claim 16, wherein prior to the receiving of the first request from the verification computer, storing the second computer fingerprint file in a first data base accessible by verification computer, and storing the second identifications for the user in a second database accessible by the verification computer.

30. (Previously Presented) A method according to claim 16[[18]], wherein prior to the receiving of the first request from the vendor computer, storing the second computer fingerprint file in a first data base accessible by a clearinghouse computer, and storing the second identifications for the user in a second database accessible by a clearinghouse computer.
31. (Currently Amended) A method according to claim 30[[28]], wherein the first database and second database are the same.
32. (Currently Amended) A method according to claim 16[[18]], wherein the receiving of a request from a vendor computer includes receiving an internet address of the user computer.
33. (Previously Presented) A method according to claim 32, wherein prior to the sending of the at least one request to the user computer, identifying the user computer based upon the internet address received from the vendor computer.
34. (Currently Amended) A clearinghouse computer for facilitating an electronic commerce transaction, the clearinghouse computer comprising:
 - a storage unit configured to store information received from a user computer, the information including a second computer fingerprint file and a second identification for a user, said second computer fingerprint file including at least one identifying characteristic of [[a]] at least one hardware component of the user computer;
 - a memory unit configured to receive information indicative of a first computer fingerprint file and a first identification for the user, said first computer fingerprint file including at least one identifying characteristic of at least one hardware component of the user computer and the first identification for the user generated using the first computer fingerprint file; and
 - a processor configured to communicate with the storage unit and the memory unit, to compare information indicative of the second computer fingerprint file and the

second identification for the user with information indicative of the first computer fingerprint file, ~~identifying the user computer and the first identification for the user,~~ and to cause a message to be generated based upon the comparing.

35. (Previously Presented) A clearinghouse computer according to claim 34, wherein the storage unit includes:
 - a first storage location to store the second computer fingerprint file, and
 - a second storage location to store the second identification for the user.
36. (Previously Presented) A clearinghouse computer according to claim 34, wherein the memory unit includes:
 - a first memory location to store at least temporarily, the first computer fingerprint file,
 - and a second memory location to store at least temporarily, the first identification for the user.
37. (Previously Presented) A clearinghouse computer according to claim 34, further including:
 - an output to receive the message to be generated based upon the comparison, and the output further to communicate with a vendor computer.
38. (Previously Presented) A clearinghouse computer according to claim 34, wherein the second identification for the user includes a password.
39. 39. (Previously Presented) A clearinghouse computer according to claim 34, wherein the second computer fingerprint file includes information based upon an identification number of a CPU of the user computer.
40. - 49. (Canceled)